

## Claims

1. A method of paying calls and/or services in a telecommunications network comprising an intelligent network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and/or an access to various services for said users, comprising  
accessing an intelligent network loading service through a user interface operationally connected to the intelligent network,  
accomplishing a loading of a requested amount of balance into a user account of an individual user by means of the user interface and the intelligent network loading service, wherein the loading comprises steps of  
decreasing the requested amount from a record in the intelligent network indicating an amount of prepaid balance which said individual user has paid beforehand by buying a voucher or similar, said record in the intelligent network being dedicated to said voucher or similar,  
loading a corresponding amount of balance into the user account of the individual authorized user requesting the loading operation.
2. A method according to claim 1, characterized in that the loading of said user account includes:  
giving an individual number string indicated by the prepaid voucher or similar to the intelligent network loading service through said user interface, said loading service comprising a specific database including said record defining the amount of the prepaid balance, and  
loading a desired amount of balance from the record of the database to the user account, wherein the correct record of the database is indicated by means of the number string.
3. A method according to claim 1 or 2, characterized in that  
the user accounts are pulse accounts which define the balance by terms of pulses, an amount of pulses corresponding the amount desired to be loaded is subtracted from a data base associated with the voucher or similar, and  
a corresponding amount of pulses is loaded to the pulse account of the user.
4. A method according to <sup>claim 1</sup> any of the claims 1 to 3, characterized in that the loading request is accomplished by means of a mobile station.

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5. A method according to <sup>claim 1</sup> ~~any of the claims 1 to 4~~, characterized in that the user is prompted to load more units by an announcement through the user interface.

6. A method according to <sup>claim 1</sup> ~~any of the claims 1 to 5~~, characterized in that it further comprises the steps of:

identifying the incoming call in the intelligent network service by means of the A-number information of the user,

giving a security code of the individual user to the loading service,

giving the amount to be loaded to the user interface and transmitting an indication about said amount to the loading service,

giving announcement from the loading service of the intelligent network to the user interface informing that the transactions have been accomplished and the new balance on the user account.

7. A method according to ~~claim 5 or 6~~, characterized in that announcements to the user via the user interface are given as a text message or as a voice message.

8. A method according to <sup>claim</sup> ~~any of the preceding claims~~, characterized in that it further includes:

setting a time limitation for the validity of the prepaid balance in the voucher or similar, and

deleting expired vouchers or similar from the dedicated record of the database.

9. An arrangement for paying calls and/or services, comprising a telecommunications network,

an intelligent network provided in connection with the telecommunications network, wherein said intelligent network is provided with user accounts for individual users of the telecommunications network enabling prepaid calls for said users,

a user interface for accessing the intelligent network service through the telecommunications network,

a record in the intelligent network indicating an amount of prepaid balance which an individual user has paid beforehand by buying a voucher or similar, wherein said record in the intelligent network is dedicated to said voucher or similar,

loading service means implemented in the intelligent network for accomplishing a loading of a user account of said individual user with units deducted from said record and enabling further communication through the telecommunications network, wherein the

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arrangement is such that said loading can be requested by the user interface of said individual user.

10. An arrangement according to claim 9, characterized in that the records are implemented into a database of the loading service means, wherein the arrangement is such that a desired amount of balance can be transferred from the database to the user account as a response to a request given by the user to the user interface.

11. An arrangement according to claim 9 or 10, characterized in that the user accounts are pulse accounts.

12. An arrangement according to <sup>claim 9</sup> any of claims 9 to 11, characterized in that the user interface of the individual user is a mobile station.

13. An intelligent network accessible by means of telecommunication user interfaces connected to at least one telecommunications network, comprising

user accounts for individual users of said at least one telecommunications network, wherein each of said accounts enables prepaid calls for individual users, one account being dedicated to one individual user,

a record indicating an amount of prepaid balance which the individual user has paid beforehand by buying a voucher or similar, wherein said record is dedicated to said voucher or similar,

loading service means for accomplishing a loading of the user account of said individual user with units deducted from said record and enabling further communication through the telecommunications network, wherein the arrangement is such that said loading is requested by a user interface of said individual user.

14. A communications system, comprising:

a communications network providing communications services, including a computer for storing in a database thereof records assigned to the users of the communications network, said database records comprising a subscription number record and a prepaid calling card number record including user accounts containing a prepaid monetary value for real time payments of calls and/or services, and a voucher record, said voucher record being arranged for adding a given amount into said user accounts or into such converting accounts of the user which are indented for other purposes than for calling,

a plurality of communications terminals having an access to the communications

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network, a desired communications service being accessible through at least one of the terminals,

wherein the computer processes the calls on the communications network to detect when a communication terminal accessed to the communications network requests a communications service which requires a use of the prepaid monetary value associated to the user account, the computer authorizing the requested communications service in case the prepaid monetary value in said user account is sufficient to cover the payment of the requested communications service.

15. A communications system according to claim 14, wherein the database containing the user records is created by the computer, the computer processes calls on the communications network to detect when the communications terminal accessed to the communications network requests an addition of the monetary value to the user account in the database or to an account otherwise specified by the user, and in response therein prompts the caller to enter the amount of money to be transferred to said user account or said other account.

16. A communications system according to claim 15, wherein the terminal through which the database is accessed is a public telephone, a mobile telephone or a data communications device.

17. A communications system according to claim 16, wherein the calling number is the access number to the intelligent network.

18. A communications system according to claim 16, wherein the access number selects the database records of the service the user desires to access.

19. A method in a communications network for accessing communications services comprising the steps of:

creating database records with account numbers specifying such a user having at least one of the records containing a monetary value, said records being divided into a subscription number record and a prepaid calling card number record for the calling needs, and into a voucher number record, said voucher number record being for adding of a given amount to the user accounts for calling or to converting accounts of non-calling accounts,

providing the user with an access number to the account which associates with a prepaid monetary value through at least one intelligent node of the communications

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network,

calling to a network service number for requesting the services implemented by the network service,

selecting an access of the user between the desired database records,  
in response to the request connecting the user either to the calling services of the network or payment services of the network,

changing the monetary value of either the calling user accounts or the converting user accounts by an amount desired by the authorized user.

20. A method according to claim 19, wherein it further comprises the steps of determining the prepaid account number associated with the request and authenticating the prepaid account number.

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